

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire

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Attorneys for Secured Creditor

PNC Bank, National Association



Order Filed on June 8, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Christopher B. Johannesen, Erin P. Johannesen ,

Debtors.

Case No.: 18-33430 JKS

Adv. No.:

Hearing Date: 5/13/2021 @ 10:00 a.m.

Judge: John K. Sherwood

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: June 8, 2021**

A handwritten signature in black ink, appearing to read "J K Sherwood", written over a horizontal line.

Honorable John K. Sherwood  
United States Bankruptcy Court

**(Page 2)**

Debtors: Christopher B. Johannesen, Erin P. Johannesen

Case No: 18-33430 JKS

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, PNC Bank, National Association, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 8 Joyce Drive, Succasunna, NJ, 07876, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and John J. Scura, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of May 21, 2021 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payment due May 2021 for a total post-petition default of \$1,231.25 (1 @ \$1,662.50, \$431.25 less suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$1,231.25 will be paid by Debtor remitting \$205.20 for per month for five months and \$205.25 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on June 1, 2021 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume June 16, 2021, directly to Secured Creditor's servicer, PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

In re:  
Christopher B Johannesen  
Erin P Johannesen  
Debtors

Case No. 18-33430-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jun 09, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Christopher B Johannesen, Erin P Johannesen, 8 Joyce Drive, Succasunna, NJ 07876-1815

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 11, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2021 at the address(es) listed below:

Name	Email Address
David L. Stevens	on behalf of Debtor Christopher B Johannesen dstevens@scura.com ecfbkfilings@scuramealey.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;stevens.davidl.r93878@notify.bestcase.com;apasku@scura.com;jromero@scura.com;sduarte@scura.com
David L. Stevens	on behalf of Joint Debtor Erin P Johannesen dstevens@scura.com ecfbkfilings@scuramealey.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;stevens.davidl.r93878@notify.bestcase.com;apasku@scura.com;jromero@scura.com;sduarte@scura.com
Deborah T. Feldstein	on behalf of Creditor US Bank Cust Actlien Holding dfeldstein@caplaw.net
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Jun 09, 2021

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor PNC Bank N.A. dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com

Jamal J Romero

on behalf of Debtor Christopher B Johannesen jromero@scura.com  
dstevens@scura.com;ecfbkfilings@scuramealey.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;apasku@scura.com;romero.jamalr93878@notify.bestcase.com;sduarte@scura.com

Jamal J Romero

on behalf of Joint Debtor Erin P Johannesen jromero@scura.com  
dstevens@scura.com;ecfbkfilings@scuramealey.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;apasku@scura.com;romero.jamalr93878@notify.bestcase.com;sduarte@scura.com

John J. Scura, III

on behalf of Joint Debtor Erin P Johannesen jscura@scura.com  
ecfbkfilings@scuramealey.com;dstevens@scura.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;martinezcr93878@notify.bestcase.com;apasku@scura.com;jromero@scura.com;sduarte@scura.com

John J. Scura, III

on behalf of Debtor Christopher B Johannesen jscura@scura.com  
ecfbkfilings@scuramealey.com;dstevens@scura.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;martinezcr93878@notify.bestcase.com;apasku@scura.com;jromero@scura.com;sduarte@scura.com

John R. Morton, Jr.

on behalf of Creditor Ally Financial ecfmail@mortoncraig.com mortoncraigecef@gmail.com

Kevin Gordon McDonald

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION kmcdonald@kmlawgroup.com, bkggroup@kmlawgroup.com

Marie-Ann Greenberg

magecf@magtrustee.com

Ronald S. Gellert

on behalf of Creditor KeyBank N.A. rgellert@gsbblaw.com, abrown@gsbblaw.com

Shauna M Deluca

on behalf of Creditor PNC Bank N.A. sdeluca@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15